

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,240,031 B1
APPLICATION NO. : 09/540011
DATED : July 3, 2007
INVENTOR(S) : Peter J. Kight

Page 1 of 2

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 2, Line 27 - Change "traction" to --transaction--

Column 6, Line 50 - Change "show" to --shows--

Column 7, Line 1 - Remove the comma after "paid" - change "paid," to --paid--

Column 8, Line 10 - Change "more-merchants" to --more merchants--

Column 8, Line 35 - Insert --to pay the second bill-- after "request"

Column 8, Line 38 - Insert --identified-- after "at least one of the "

Column 8, Line 39 - Insert --identified-- after "one of the"

Column 8, Line 42 - Insert --identified-- after "one of the"

Column 8, Line 62 - Insert --file-- after "master merchant"

Column 9, Line 12 - Insert --to pay the second bill-- after "request"

Column 9, Line 36 - Change "on" to --one--

Column 10, Line 3 - change "merchant file," to --merchant file database,--

Column 10, Line 22 - Remove "to determine" and change "not" to --determined to not be--

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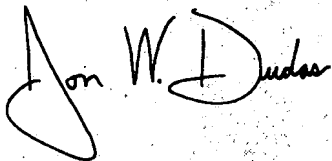
Page 2 of 2

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 10, Line 24 - Insert --to pay the second bill-- after "request"

Signed and Sealed this

Twentieth Day of November, 2007

A handwritten signature in black ink, reading "Jon W. Dudas", is enclosed within a rectangular border. The signature is stylized, with the first name "Jon" and last name "Dudas" clearly legible, and "W." in the middle.

JON W. DUDAS

Director of the United States Patent and Trademark Office